



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [CIBC BANCORP USA INC.](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [66,733,208](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CIBC BANCORP USA INC.](#)
[120 SOUTH LA SALLE STREET](#)

[CHICAGO, IL 60603](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	66,050,268	56,568,752	59,910,415	51,260,615	43,954,304
Net income (\$000)	144,947	134,313	580,348	300,745	480,627
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.37	2.55	6	1.53	2.67	7	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16
+ Non-interest income	1.87	0.97	89	1.81	1.13	82	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74
- Overhead expense	1.95	2.18	39	1.95	2.28	27	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
- Provision for credit losses	0.13	0.04	78	0.12	-0.12	87	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	39	0	0.02	16	0	0.01	43
+ Other tax equivalent adjustments	0	0	12	0	0	48	0	0	77	0	0	48	0	0	76
= Pretax net operating income (tax equivalent)	1.15	1.35	31	1.28	1.78	16	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21
Net operating income	0.88	1.03	33	0.95	1.36	15	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34
Net income	0.88	1.02	33	0.95	1.35	16	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.20	2.96	11	2.27	3.18	9	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56
Interest expense	0.66	0.20	94	0.58	0.29	89	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91
Net interest income (tax equivalent)	1.55	2.75	7	1.69	2.88	8	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.79	0.09	94	0.33	0.16	81	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54
Earnings coverage of net loan and lease losses (X)	2.90	38.54	21	7.35	25.70	28	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.20	52	1.68	1.49	70	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	53	1.67	1.47	70	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.07	0.47	92	1.40	0.70	90	1.10	0.49	90	1.35	0.71	89	0.61	0.57	58
30-89 days past due loans and leases / Total loans and leases	0.07	0.32	9	0.07	0.33	9	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7
Liquidity and Funding															
Net noncore funding dependence	7.41	-1.97	82	2.26	-0.51	61	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83
Net short-term noncore funding dependence	-18.02	-6.65	13	-25.14	-6.88	8	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31
Net loans and leases / Total assets	55.29	59.31	37	56.83	60.99	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Capitalization															
Tier 1 leverage ratio	10.28	9.06	79	10.91	9.15	88	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88
Holding company equity capital / Total assets	14.18	10.29	94	15.84	10.72	96	14.52	10.71	94	15.45	11.16	93	17.86	12.43	95
Total equity capital (including minority interest) / Total assets	14.18	10.40	94	15.84	10.85	96	14.52	10.82	93	15.45	11.29	93	17.86	12.57	95
Common equity tier 1 capital / Total risk-weighted assets	13.21	12.21	70	14.44	12.57	81	13.41	12.42	72	13.65	12.38	75	12.84	12.17	71
Net loans and leases / Equity capital (X)	3.90	5.82	12	3.59	5.73	10	3.79	5.53	15	3.75	5.58	14	3.71	5.21	16
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	16.34	9.35	77	17.11	16.49	57	14.82	10.50	75	20.27	16.68	65	14.45	9.26	76
Equity capital	4.19	4.03	62	7.43	9.13	53	7.88	7.46	64	4.07	6.99	37	6.11	10.49	39
Net loans and leases	13.19	6.29	77	-2.53	7.22	25	9.01	3.36	77	5.26	9.07	38	16.18	9.10	81
Noncore funding	19.52	-10.65	85	-2.81	-25.09	76	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56
Parent Company Ratios															
Short-term debt / Equity capital	1.06	0.49	85	0	0.52	41	1.06	0.57	80	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	57.42	11.08	94	59.52	11.33	93	56.78	10.95	93	60.87	13.56	91	0	13.04	13
Equity investment in subsidiaries / Equity capital	150.44	103.47	98	149.98	102.85	97	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93
Cash from ops + noncash items + op expense / Op expense + dividends	126.91	125.04	55	58.85	98.58	32	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	286,777	263,903	1,066,063	1,212,891	1,508,535	8.67	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	286,694	263,814	1,065,717	1,212,436	1,507,732	8.67	
Tax-exempt income on loans and leases.....	83	89	346	455	803	-6.74	
Estimated tax benefit on income on loans and leases.....	2	0	0	2	489		
Income on loans and leases (tax equivalent).....	286,779	263,903	1,066,063	1,212,893	1,509,024	8.67	
Investment interest income (tax equivalent).....	24,056	20,022	78,236	101,965	124,418	20.15	
Interest on balances due from depository institutions.....	3,490	1,787	10,688	7,276	23,496	95.30	
Interest income on other earning assets.....	7,385	5,551	26,230	31,396	69,431	33.04	
Total interest income (tax equivalent).....	321,710	291,263	1,181,217	1,353,530	1,726,369	10.45	
Interest on time deposits of \$250K or more.....	821	1,664	4,693	16,951	28,440	-50.66	
Interest on time deposits < \$250K.....	899	1,861	5,428	22,852	37,615	-51.69	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	9,703	9,948	37,639	90,343	243,913	-2.46	
Interest on other borrowings and trading liabilities.....	84,525	61,502	289,558	267,898	476,916	37.43	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	95,948	74,975	337,318	398,044	786,884	27.97	
Net interest income (tax equivalent).....	225,762	216,288	843,899	955,486	939,485	4.38	
Non-interest income.....	307,987	255,837	1,064,307	811,006	742,147	20.38	
Adjusted operating income (tax equivalent).....	533,749	472,125	1,908,206	1,766,492	1,681,632	13.05	
Overhead expense.....	321,979	275,299	1,164,720	1,038,592	986,127	16.96	
Provision for credit losses.....	21,973	17,118	-14,491	335,199	153,011		
Securities gains (losses).....	0	0	140	0	22		
Other tax equivalent adjustments.....	-1	0	1	0	1		
Pretax net operating income (tax equivalent).....	189,716	181,426	762,043	392,271	542,253	4.57	
Applicable income taxes.....	44,768	47,113	181,694	91,524	60,112	-4.98	
Tax equivalent adjustments.....	1	0	1	2	1,514		
Applicable income taxes (tax equivalent).....	44,769	47,113	181,695	91,526	61,626	-4.98	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	144,947	134,313	580,348	300,745	480,627	7.92	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	144,947	134,313	580,348	300,745	480,627	7.92	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	144,947	134,313	580,348	300,745	480,627	7.92	
Investment securities income (tax equivalent).....	24,056	20,022	78,236	101,965	124,418	20.15	
US Treasury and agency securities (excluding mortgage-backed securities).....	12,125	6,796	28,634	37,995	35,641	78.41	
Mortgage-backed securities.....	11,881	13,114	49,335	62,450	79,306	-9.40	
All other securities.....	50	112	267	1,520	9,471	-55.36	
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.95	2.75	8	2.06	2.96	8	1.97	2.85	8	2.64	3.27	13	3.93	4	44
Less: Interest expense	0.58	0.19	93	0.53	0.27	88	0.56	0.23	91	0.78	0.48	82	1.79	0.98	90
Equals: Net interest income (tax equivalent)	1.37	2.55	6	1.53	2.67	7	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16
Plus: Non-interest income	1.87	0.97	89	1.81	1.13	82	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74
Equals: adjusted operating income (tax equivalent)	3.23	3.56	33	3.34	3.87	24	3.19	3.70	24	3.45	4.04	22	3.83	4.41	24
Less: Overhead expense	1.95	2.18	39	1.95	2.28	27	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
Less: Provision for credit losses	0.13	0.04	78	0.12	-0.12	87	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	40	0	0.02	17	0	0.01	44
Plus: other tax equivalent adjustments	0	0	12	0	0	48	0	0	77	0	0	48	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.15	1.35	31	1.28	1.78	16	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21
Less: Applicable income taxes (tax equivalent)	0.27	0.31	40	0.33	0.40	26	0.30	0.38	25	0.18	0.23	32	0.14	0.36	5
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.88	1.03	33	0.95	1.36	15	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.02	33	0.95	1.35	16	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Memo: Net income (last four quarters)	0.95	1.17	23	0.90	1.07	32	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Net income—BHC and noncontrolling (minority) interest	0.88	1.04	31	0.95	1.37	14	0.97	1.27	16	0.59	0.83	26	1.09	1.20	34
Margin Analysis															
Average earning assets / Average assets	88.43	93.16	4	90.64	93.08	19	89.99	93.08	14	89.86	92.32	17	87.80	91.05	19
Average interest-bearing funds / Average assets	62.78	60.43	68	63.11	62.97	58	62.03	61.99	60	64.20	64.06	52	65.24	65.57	48
Interest income (tax equivalent) / Average earning assets	2.20	2.96	11	2.27	3.18	9	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56
Interest expense / Average earning assets	0.66	0.20	94	0.58	0.29	89	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91
Net interest income (tax equivalent) / Average earning assets	1.55	2.75	7	1.69	2.88	8	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18
Yield or Cost															
Total loans and leases (tax equivalent)	3.10	3.88	8	3.18	4.05	9	3.15	4.01	8	3.60	4.27	12	5.12	5.09	58
Interest-bearing bank balances	0.17	0.18	37	0.09	0.10	29	0.13	0.14	23	0.18	0.27	23	1.70	2.04	30
Federal funds sold and reverse repos	0.26	0.28	60	0.27	0.26	67	0.28	0.25	65	0.67	0.68	58	2.33	2.44	56
Trading assets	0.94	0.43	75	0.71	0.39	73	0.83	0.45	72	0.96	0.60	71	2.21	0.99	74
Total earning assets	2.20	2.93	11	2.27	3.15	9	2.19	3.04	9	2.94	3.51	17	4.47	4.36	57
Investment securities (tax equivalent)	1.18	1.78	7	1.23	1.84	10	1.14	1.77	8	1.84	2.25	20	2.39	2.76	20
US Treasury and agency securities (excluding mortgage-backed securities)	0.74	1.09	24	0.64	1.30	20	0.62	1.14	19	1.27	1.75	27	1.96	2.32	29
Mortgage-backed securities	2.14	1.67	89	2.21	1.60	89	2.14	1.57	88	2.37	2.05	80	2.57	2.61	47
All other securities	6.32	2.75	94	12.25	2.93	97	8.11	2.81	96	2.97	3.24	42	3.07	4.06	22
Interest-bearing deposits	0.18	0.16	62	0.23	0.26	52	0.20	0.21	55	0.65	0.53	67	1.96	1.10	92
Time deposits of \$250K or more	0.35	0.48	34	0.62	0.82	32	0.45	0.66	26	1.51	1.42	57	2.42	1.96	89
Time deposits < \$250K	0.56	0.44	75	0.87	0.78	62	0.71	0.62	65	1.80	1.36	87	2.26	1.82	76
Other domestic deposits	0.17	0.13	71	0.19	0.17	66	0.17	0.15	67	0.51	0.36	81	1.83	0.93	92
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0	0.16	10	0.02	0.18	16	0.03	0.17	19	0.29	0.62	23	1.98	1.86	55
Other borrowed funds and trading liabilities	2.09	1.14	85	2.21	1.38	80	2.41	1.27	87	2.04	1.50	78	3.42	2.38	90
All interest-bearing funds	0.93	0.31	94	0.84	0.42	90	0.91	0.37	92	1.21	0.74	86	2.74	1.49	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	307,987	255,837	1,064,307	811,006	742,147
Fiduciary activities income	111,274	95,907	418,223	335,769	309,070
Service charges on deposit accounts - domestic	13,668	11,907	50,675	43,886	36,580
Trading revenue	5,671	16,955	20,549	-2,515	2,923
Investment banking fees and commissions	38,632	31,072	153,662	98,643	79,844
Insurance activities revenue	60	0	1	2	5
Venture capital revenue	0	0	0	0	0
Net servicing fees	168	76	375	186	173
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,912	-6,462	5,757	33,495	36,292
Other non-interest income	135,602	106,382	415,065	301,540	277,260
Total overhead expenses	321,979	275,299	1,164,720	1,038,592	986,127
Personnel expense	205,543	190,729	784,715	642,315	620,239
Net occupancy expense	30,414	13,886	50,469	55,310	29,342
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	13,420	13,608	54,049	60,947	66,708
Other operating expenses	72,602	57,076	275,487	280,020	269,838
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,600	2,456	2,557	2,421	2,367
Average personnel expense per employee	79.06	77.66	306.89	265.31	262.04
Average assets per employee	25,403.95	23,032.88	23,429.96	21,173.32	18,569.63

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	60.32	61.09	49	58.31	59.31	44	61.04	59.28	52	58.79	62.28	39	58.69	61.29	42
Percent of Average Assets															
Total overhead expense	1.95	2.18	39	1.95	2.28	27	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
Personnel expense	1.24	1.21	57	1.35	1.28	61	1.31	1.21	67	1.25	1.30	47	1.41	1.41	48
Net occupancy expense	0.18	0.23	27	0.10	0.24	6	0.08	0.23	5	0.11	0.26	6	0.07	0.28	2
Other operating expenses	0.52	0.71	26	0.50	0.73	19	0.55	0.72	26	0.67	0.94	27	0.77	0.97	38
Overhead less non-interest income	0.08	1.18	5	0.14	1.10	6	0.17	1.10	6	0.44	1.25	10	0.56	1.32	10
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.32	60.59	51	58.31	58.69	47	61.04	58.83	54	58.79	61.82	41	58.64	60.64	46
Personnel expense	38.51	33.94	73	40.40	33.28	87	41.12	32.93	89	36.36	32.36	73	36.88	32.39	76
Net occupancy expense	5.70	6.43	35	2.94	6.42	9	2.64	6.23	8	3.13	6.58	7	1.74	6.52	4
Other operating expenses	16.12	19.35	25	14.97	18.45	31	17.27	19.18	40	19.30	22.28	44	20.01	21.20	52
Total non-interest income	57.70	26.24	91	54.19	28.42	89	55.78	27.67	92	45.91	28.83	84	44.13	29.23	82
Fiduciary activities income	20.85	2.31	97	20.31	2.15	96	21.92	2.20	96	19.01	2.09	96	18.38	1.97	96
Service charges on domestic deposit accounts	2.56	3.51	37	2.52	3.21	37	2.66	3.27	37	2.48	3.27	32	2.18	3.88	30
Trading revenue	1.06	0.53	80	3.59	0.97	87	1.08	0.62	79	-0.14	1.28	4	0.17	1.18	45
Investment banking fees and commissions	7.24	2.33	86	6.58	2.51	84	8.05	2.58	85	5.58	2.46	83	4.75	3.54	77
Insurance activities revenue	0.01	0.38	40	0	0.38	11	0	0.36	22	0	0.41	22	0	0.47	21
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.03	1.49	28	0.02	0.99	27	0.02	0.60	26	0.01	0.01	55	0.01	0.28	34
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.55	1.74	36	-1.37	3.74	0	0.30	3.30	17	1.90	3.92	48	2.16	1.86	63
Other non-interest income	25.41	8.92	92	22.53	8.65	93	21.75	9.27	91	17.07	9.65	84	16.49	10.04	84
Overhead less non-interest income	2.62	33.42	5	4.12	29.66	8	5.26	30.52	7	12.88	31.93	11	14.51	31.06	13
Applicable income taxes / Pretax net operating income (tax equivalent)	23.60	20.83	76	25.97	21.04	91	23.84	21.18	79	23.33	18.63	82	11.09	20.56	4
Applicable income tax + TE / Pretax net operating income + TE	23.60	22.92	61	25.97	22.74	84	23.84	22.67	68	23.33	21.18	66	11.36	23.23	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	19,473,439	17,747,527	19,334,685	17,845,433	16,407,832	9.72	
Commercial and industrial loans	10,172,482	9,786,755	9,782,611	9,628,985	8,552,407	3.94	
Loans to individuals	427,968	324,118	419,680	274,097	200,118	32.04	
Loans to depository institutions and acceptances of other banks	3,160	3,058	3,661	1,964	2,640	3.34	
Agricultural loans	13,880	15,770	13,920	15,583	7,856	-11.98	
Other loans and leases	7,403,699	5,426,294	7,004,573	5,894,675	6,561,777	36.44	
Less: Unearned income	156,081	154,576	163,186	165,862	148,177	0.97	
Loans and leases, net of unearned income	37,338,547	33,148,946	36,395,944	33,494,875	31,584,453	12.64	
Less: Allowance for loan and lease losses	444,510	553,267	495,473	563,176	299,231	-19.66	
Net loans and leases	36,894,037	32,595,679	35,900,471	32,931,699	31,285,222	13.19	
Debt securities that reprice or mature in over 1 year	6,864,615	4,255,989	5,984,562	4,151,624	4,182,466	61.29	
Mutual funds and equity securities	0	0	0	0	19		
Subtotal	43,758,652	36,851,668	41,885,033	37,083,323	35,467,707	18.74	
Interest-bearing bank balances	7,199,548	7,749,306	9,347,915	8,061,620	1,645,040	-7.09	
Federal funds sold and reverse repos	6,000,183	4,150,347	5,271,294	3,172,578	3,122,764	44.57	
Debt securities that reprice or mature within 1 year	1,662,128	2,413,333	1,603,534	2,338,464	1,204,044	-31.13	
Trading assets	518,068	410,617	487,691	347,901	233,319	26.17	
Total earning assets	59,138,579	51,575,271	58,595,467	51,003,886	41,672,873	14.66	
Non-interest-bearing cash and due from depository institutions	488,891	381,181	420,181	325,846	304,254	28.26	
Premises, fixed assets, and leases	507,219	542,265	511,119	553,700	597,896	-6.46	
Other real estate owned	177	201	0	147	3,865	-11.94	
Investment in unconsolidated subsidiaries	6,489	0	0	0	0		
Intangible and other assets	6,591,853	4,860,432	5,646,224	4,875,354	4,614,062	35.62	
Total assets	66,733,208	57,359,350	65,172,991	56,758,933	47,192,950	16.34	
Quarterly average assets	66,050,268	56,568,752	64,338,782	54,419,875	46,888,110	16.76	
Average loans and leases (YTD)	36,999,525	33,172,895	33,802,072	33,709,669	29,481,504	11.54	
Memoranda							
Loans held-for-sale	92,670	266,393	192,497	262,157	53,114	-65.21	
Loans not held-for-sale	37,245,877	32,882,553	36,203,447	33,232,718	31,531,339	13.27	
Real estate loans secured by 1-4 family	1,948,734	1,789,198	1,933,990	1,814,773	1,464,949	8.92	
Commercial real estate loans	17,518,705	15,952,329	17,394,695	16,024,659	14,932,870	9.82	
Construction and land development	1,513,795	1,299,555	1,536,566	1,347,227	1,147,118	16.49	
Multifamily	4,459,551	3,715,915	4,322,551	3,702,543	3,799,850	20.01	
Nonfarm nonresidential	11,545,359	10,936,859	11,535,578	10,974,889	9,985,902	5.56	
Real estate loans secured by farmland	6,000	6,000	6,000	6,001	10,012	0.00	
Total investment securities	8,526,743	6,669,322	7,588,096	6,490,088	5,386,528	27.85	
U.S. Treasury securities	6,288,740	4,245,692	5,304,364	3,978,874	2,355,229	48.12	
US agency securities (excluding mortgage-backed securities)	14,623	14,996	14,900	15,029	0	-2.49	
Municipal securities	0	0	0	0	6,836		
Mortgage-backed securities	2,220,216	2,404,976	2,265,664	2,492,349	2,928,465	-7.68	
Asset-backed securities	0	0	0	0	0		
Other debt securities	3,164	3,658	3,168	3,836	95,979	-13.50	
Mutual funds and equity securities	0	0	0	0	19		
Available-for-sale securities	6,222,825	4,957,599	5,847,309	4,751,528	3,436,104	25.52	
U.S. Treasury securities	5,739,945	4,245,692	5,304,364	3,978,874	2,355,229	35.19	
US agency securities (excluding mortgage-backed securities)	14,623	14,996	14,900	15,029	0	-2.49	
Municipal securities	0	0	0	0	6,836		
Mortgage-backed securities	468,257	696,911	528,045	757,625	982,581	-32.81	
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	91,458		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-61,941	60,611	34,187	90,424	33,704		
Available-for-sale securities appreciation (depreciation)	-254,112	43,828	-30,707	55,807	18,203		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	795,904	225,401	585,329	203,788	329,272	253.11	

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,041,370	11,440,130	13,405,451	10,836,317	6,607,110	14.00	
NOW, ATS and transaction accounts	5,064,444	4,692,892	4,977,969	4,846,270	3,975,574	7.92	
Time deposits less brokered deposits < \$250K	299,461	-256,130	-475,599	-265,634	39,257		
MMDA and other savings accounts	18,475,467	16,015,545	18,293,188	16,820,901	10,903,558	15.36	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	36,880,742	31,892,437	36,201,009	32,237,854	21,525,499	15.64	
Time deposits of \$250K or more	925,063	1,059,468	978,128	1,102,578	1,173,733	-12.69	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,868,729	1,755,692	2,027,462	1,200,088	1,133,797	6.44	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,679,803	1,293,210	3,434,364	1,895,875	2,231,844	184.55	
Other borrowings w/remaining maturity of 1 year or less	335,597	15,953	327,600	15,692	16,262	2003.66	
Other borrowings w/remaining maturity over 1 year	10,972,019	9,918,078	10,288,753	9,044,718	9,675,521	10.63	
Brokered deposits < \$250K	322,861	1,104,453	1,141,256	1,137,350	1,596,392	-70.77	
Noncore funding	18,104,072	15,146,854	18,197,563	14,396,301	15,827,549	19.52	
Trading liabilities	317,108	93,140	161,334	126,028	171,257	240.46	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	1,965,655	1,141,908	1,151,365	1,228,367	1,240,960	72.14	
Total liabilities	57,267,577	48,274,339	55,711,271	47,988,550	38,765,265	18.63	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	7,682,689	7,678,351	7,682,706	7,478,287	7,478,062	0.06	
Retained earnings	1,971,334	1,380,449	1,826,486	1,246,109	928,993	42.80	
Accumulated other comprehensive income	-188,392	26,211	-47,472	45,987	20,630		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	9,465,631	9,085,011	9,461,720	8,770,383	8,427,685	4.19	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	9,465,631	9,085,011	9,461,720	8,770,383	8,427,685	4.19	
Total liabilities and capital	66,733,208	57,359,350	65,172,991	56,758,933	47,192,950	16.34	
Memoranda							
Non-interest-bearing deposits	13,041,371	11,440,130	13,405,451	10,836,317	6,607,110	14.00	
Interest-bearing deposits	25,087,295	22,616,228	24,914,942	23,641,465	17,688,514	10.93	
Total deposits	38,128,666	34,056,358	38,320,393	34,477,782	24,295,624	11.96	
Long-term debt that reprices within 1 year	5,435,632	5,530,384	5,373,089	5,901,495	5,561,371	-1.71	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	9,461,720	8,770,383	8,770,383	8,427,685	7,942,369		
Accounting restatements	0	0	0	16,405	-56,281		
Net income	144,947	134,313	580,348	300,745	480,627		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	200,000	200,000	0	814		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-140,920	-19,776	-93,459	25,357	59,952		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-116	91	4,448	191	204		
Holding company equity capital, ending balance	9,465,631	9,085,011	9,461,720	8,770,383	8,427,685		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.18	37.11	31	30.94	36.10	34	29.67	36.25	32	31.44	36.22	35	34.77	37.78	40
Commercial and industrial loans	15.24	10.78	74	17.06	13.88	65	15.01	10.76	74	16.96	13.52	67	18.12	12.02	79
Loans to individuals	0.64	3.61	32	0.57	3.42	30	0.64	3.36	33	0.48	3.40	27	0.42	4.20	22
Loans to depository institutions and acceptances of other banks	0	0.02	77	0.01	0.02	77	0.01	0.02	77	0	0.03	72	0.01	0.04	67
Agricultural loans	0.02	0.17	45	0.03	0.19	43	0.02	0.18	41	0.03	0.19	44	0.02	0.24	38
Other loans and leases	11.09	4.19	91	9.46	4.29	86	10.75	4.47	87	10.39	4.63	87	13.90	5.01	92
Net loans and leases	55.29	59.31	37	56.83	60.99	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Debt securities over 1 year	10.29	19.47	17	7.42	16.70	11	9.18	19.46	14	7.31	15.55	13	8.86	14.60	17
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	27
Subtotal	65.57	80.04	11	64.25	78.43	11	64.27	79.22	10	65.33	78.16	13	75.15	79.65	20
Interest-bearing bank balances	10.79	7.18	79	13.51	9.08	78	14.34	8.50	81	14.20	7.51	86	3.49	3.06	65
Federal funds sold and reverse repos	8.99	0.55	94	7.24	0.50	93	8.09	0.54	93	5.59	0.82	89	6.62	1.57	86
Debt securities 1 year or less	2.49	1.65	71	4.21	1.59	89	2.46	1.56	74	4.12	1.68	85	2.55	1.91	71
Trading assets	0.78	0.52	80	0.72	0.56	77	0.75	0.49	80	0.61	1.01	64	0.49	1.19	69
Total earning assets	88.62	91.28	17	89.92	91.48	29	89.91	91.77	29	89.86	91.05	31	88.30	89.53	34
Non-interest cash and due from depository institutions	0.73	0.96	28	0.66	1	25	0.64	0.82	30	0.57	1.07	13	0.64	1.14	18
Other real estate owned	0	0.01	25	0	0.02	13	0	0.01	9	0	0.02	10	0.01	0.03	29
All other assets	10.65	7.70	85	9.42	7.44	75	9.45	7.35	75	9.57	7.82	73	11.05	9.27	71
Memoranda															
Short-term investments	22.27	10.28	88	24.95	11.92	90	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79
U.S. Treasury securities	9.42	1.80	94	7.40	0.98	94	8.14	1.47	93	7.01	0.84	94	4.99	1.03	90
US agency securities (excluding mortgage-backed securities)	0.02	0.79	26	0.03	0.73	25	0.02	0.82	25	0.03	0.63	27	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0.01	1.34	23
Mortgage-backed securities	3.33	14.04	8	4.19	12.38	9	3.48	14.14	7	4.39	11.75	13	6.21	11.44	18
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	23	0.01	0.46	26	0	0.53	25	0.01	0.42	29	0.20	0.39	58
Loans held-for-sale	0.14	0.40	51	0.46	0.46	66	0.30	0.55	59	0.46	0.52	58	0.11	0.39	38
Loans held for investment	55.81	59.15	37	57.33	61.15	32	55.55	58.06	39	58.55	61.72	31	66.81	63.50	44
Real estate loans secured by 1-4 family	2.92	11.67	11	3.12	11.69	13	2.97	11.46	12	3.20	11.91	13	3.10	13.29	14
Revolving	0.08	1.40	14	0.10	1.51	14	0.07	1.42	13	0.10	1.66	16	0.16	2.07	19
Closed-end, secured by first liens	2.83	9.94	14	3.01	9.76	17	2.89	9.67	16	3.08	9.81	18	2.92	10.69	16
Closed-end, secured by junior liens	0.01	0.17	17	0.02	0.21	14	0.01	0.17	16	0.02	0.22	18	0.03	0.28	20
Commercial real estate loans	26.25	23.42	57	27.81	22.27	62	26.69	22.69	58	28.23	22.22	62	31.64	22.23	67
Construction and land development	2.27	3.49	40	2.27	3.32	39	2.36	3.34	41	2.37	3.40	41	2.43	3.44	46
Multifamily	6.68	3.52	82	6.48	3.21	86	6.63	3.57	83	6.52	3.12	89	8.05	3.01	90
Nonfarm nonresidential	17.30	15.11	60	19.07	14.77	66	17.70	14.57	62	19.34	14.72	66	21.16	14.69	69
Real estate loans secured by farmland	0.01	0.33	29	0.01	0.33	29	0.01	0.30	32	0.01	0.33	30	0.02	0.36	34

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	52.15	61.87	28	53.54	57.91	35	53.12	61.05	31	53.28	57.15	36	51.95	57.46	40
Real estate loans secured by 1-4 family	5.22	20.07	11	5.40	19.43	11	5.31	19.86	12	5.42	19.43	13	4.64	20.75	11
Revolving	0.13	2.35	13	0.16	2.45	14	0.12	2.43	13	0.16	2.64	16	0.24	3.15	19
Closed-end	5.08	17.49	13	5.23	16.76	14	5.19	17.24	14	5.26	16.59	15	4.40	17.39	12
Commercial real estate loans	46.92	38.39	61	48.12	35.36	75	47.79	37.86	64	47.84	34.63	74	47.28	33.52	72
Construction and land development	4.05	5.82	43	3.92	5.29	43	4.22	5.65	46	4.02	5.26	45	3.63	5.09	46
1-4 family	1.23	1.29	57	1.04	1.05	58	1.27	1.18	59	1	0.93	60	0.75	0.94	51
Other	2.83	4.49	40	2.88	4.21	38	2.96	4.40	41	3.03	4.19	42	2.88	4.02	44
Multifamily	11.94	5.66	85	11.21	5.08	88	11.88	5.78	86	11.05	4.96	87	12.03	4.69	90
Nonfarm nonresidential	30.92	25	63	32.99	23.47	73	31.69	24.56	66	32.77	22.93	74	31.62	22.15	70
Owner-occupied	7.51	8.44	46	7.12	7.93	48	7.38	8.29	48	6.85	7.68	47	6.44	7.72	43
Other	23.41	16.32	74	25.87	15.25	90	24.31	15.94	79	25.91	14.95	90	25.17	14.34	86
Real estate loans secured by farmland	0.02	0.59	30	0.02	0.56	31	0.02	0.54	32	0.02	0.54	29	0.03	0.55	34
Loans to depository institutions and acceptances of other banks	0.01	0.03	77	0.01	0.03	77	0.01	0.04	76	0.01	0.06	72	0.01	0.11	66
Commercial and industrial loans	27.24	18.81	78	29.52	23.16	72	26.88	18.86	77	28.75	22.17	74	27.08	19.53	76
Loans to individuals	1.15	6.52	33	0.98	6.02	30	1.15	6.24	35	0.82	6.13	27	0.63	7.13	19
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.04	0.31	45	0.05	0.33	41	0.04	0.34	41	0.05	0.32	43	0.02	0.37	39
Other loans and leases	19.83	8.03	86	16.37	8.05	82	19.25	8.75	84	17.60	9.09	82	20.78	9.85	83
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	282.09	395.39	29	278.63	382.51	30	284.51	391.81	32	295.80	381.27	35	304.77	391.26	36
Real estate loans secured by 1-4 family	28.23	125.02	9	28.09	124.29	9	28.46	126.06	10	30.08	125.03	11	27.21	138.18	11
Revolving	0.73	14.84	12	0.86	16.14	13	0.67	15.44	13	0.90	17.42	15	1.40	21.26	17
Closed-end	27.50	108.83	12	27.23	106.79	12	27.79	108.85	13	29.18	106.14	14	25.81	115.20	12
Commercial real estate loans	253.78	249.33	52	250.44	237.40	51	255.96	245.88	52	265.62	234.65	53	277.37	229.44	54
Construction and land development	21.93	36.95	40	20.40	35.26	36	22.61	35.95	40	22.33	35.62	39	21.31	34.95	42
1-4 family	6.64	8.02	55	5.39	6.84	51	6.78	7.42	57	5.53	6.34	54	4.40	6.61	51
Other	15.29	28.49	36	15.01	28.01	33	15.83	28.11	36	16.80	28.16	35	16.90	27.32	40
Multifamily	64.60	37.99	81	58.34	34.02	81	63.61	38.66	80	61.37	32.74	85	70.58	31.04	87
Nonfarm nonresidential	167.25	160.85	52	171.70	157.71	53	169.74	158.05	54	181.92	155.06	57	185.48	152.10	58
Owner-occupied	40.61	53.96	37	37.05	52.99	37	39.54	52.99	38	38.04	52.37	39	37.80	53.07	40
Other	126.64	105.37	61	134.65	102.29	65	130.20	102.54	65	143.88	100.54	68	147.68	97.41	70
Real estate loans secured by farmland	0.09	3.46	29	0.09	3.50	28	0.09	3.22	29	0.10	3.44	28	0.19	3.60	33
Loans to depository institutions and acceptances of other banks	0.05	0.18	76	0.05	0.18	77	0.05	0.21	76	0.03	0.28	72	0.05	0.44	65
Commercial and industrial loans	147.36	113.45	70	153.65	145.22	57	143.95	114.45	68	159.61	139.91	60	158.86	122.02	69
Loans to individuals	6.20	36.67	32	5.09	35.91	27	6.18	34.55	31	4.54	37.47	27	3.72	43.51	18
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.20	1.66	44	0.25	1.94	40	0.20	1.86	40	0.26	1.88	44	0.15	2.18	38
Other loans and leases	107.25	47.86	85	85.19	47.52	76	103.07	51.06	80	97.71	49.54	80	121.88	52.44	88
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.21	30.57	81	45.94	27.81	89	45.81	30.07	83	45.98	27.32	90	46.77	26.45	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.54	198.65	64	239.10	185.94	66	245.32	195.33	67	255.26	183.76	74	274.40	178.57	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	285.14	256.17	56	276.16	243.39	54	284.86	252.85	55	293.29	240.85	55	312.20	236.10	62

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	22.27	10.28	88	24.95	11.92	90	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79
Liquid assets	34.06	28.10	70	33.75	27.16	72	35.46	29.03	68	32.41	26.22	70	22.44	22.44	61
Investment securities	12.78	21.67	21	11.63	18.78	23	11.64	21.63	18	11.43	17.85	27	11.41	16.99	22
Net loans and leases	55.29	59.31	37	56.83	60.99	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Net loans, leases and standby letters of credit	56.32	60.12	36	57.97	61.79	32	56.13	59.49	40	59.22	62.48	34	67.73	64.84	46
Core deposits	55.27	76.85	10	55.60	73.69	12	55.55	75.71	9	56.80	70.67	17	45.61	63.09	18
Noncore funding	27.13	9.46	89	26.41	11.95	85	27.92	10.30	90	25.36	14.13	80	33.54	19.36	80
Time deposits of \$250K or more	1.39	1.46	59	1.85	1.96	55	1.50	1.58	56	1.94	2.11	53	2.49	2.94	50
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.80	1.11	82	3.06	1.22	85	3.11	1.23	83	2.11	1.47	74	2.40	1.94	70
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-6.19	0.44	2	-4.17	0.60	2	-4.98	0.54	3	-3.48	0.54	8	-4.21	0.48	9
Commercial paper	5.51	0.02	99	2.25	0.01	99	5.27	0.01	99	3.34	0.01	98	4.73	0.02	98
Other borrowings w/remaining maturity of 1 year or less	0.50	1.03	52	0.03	1.11	32	0.50	1	53	0.03	1.24	25	0.03	3.01	11
Earning assets that reprice within 1 year	79.50	36.68	98	78.10	38.67	97	80.25	37.37	97	77.54	39.38	97	74.07	39.29	97
Interest-bearing liabilities that reprice within 1 year	1.91	6.16	12	2.86	7.73	12	2.14	6.39	12	2.98	8.20	13	5.11	10.19	19
Long-term debt that reprices within 1 year	8.15	0.22	99	9.64	0.28	99	8.24	0.26	99	10.40	0.47	97	11.78	0.96	95
Net assets that reprice within 1 year	69.45	29.01	97	65.60	29.49	97	69.87	29.65	96	64.16	29.11	97	57.17	26.63	96
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.41	-1.97	82	2.26	-0.51	61	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83
Net short-term noncore funding dependence	-18.02	-6.65	13	-25.14	-6.88	8	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31
Short-term investment / Short-term noncore funding	213.04	265.83	56	283.48	246.74	70	209.01	273.46	52	263.43	184.19	73	101.59	77.77	68
Liquid assets - short-term noncore funding / Nonliquid assets	35.80	35.38	56	37.65	30.67	64	36.50	36.68	54	34.52	28.18	65	12.87	16.97	48
Net loans and leases / Total deposits	96.76	73.06	90	95.71	76.22	88	93.69	72.79	90	95.52	79.43	86	128.77	90.31	92
Net loans and leases / Core deposits	100.04	78.05	84	102.21	83.77	83	99.17	78.25	83	102.15	88.34	78	145.34	103.93	89
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.96	-3.53	60	1.04	0.62	69	0.54	0.12	72	1.65	1.57	58	0.66	0.72	59
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.93	-8.82	76	0.75	1.31	40	-0.49	-0.25	41	1.02	4.31	9	0.36	1.36	26
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	27.02	20.27	59	25.67	12.84	72	22.94	14.28	67	26.79	11.38	76	36.21	12.67	84
Available-for-sale securities	72.98	77.97	41	74.33	85.49	27	77.06	83.77	32	73.21	87.23	24	63.79	85.40	16
U.S. Treasury securities	73.75	8.39	96	63.66	5.10	96	69.90	6.70	97	61.31	4.72	96	43.72	6.15	93
US agency securities (excluding mortgage-backed securities)	0.17	3.73	28	0.22	4.35	26	0.20	4.12	26	0.23	4.01	27	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0.13	7.75	23
Mortgage-backed securities	26.04	65.55	6	36.06	66.67	8	29.86	66.54	7	38.40	66.64	12	54.37	67.43	28
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.04	3.16	25	0.05	3.05	26	0.04	3.08	27	0.06	3.01	29	1.78	2.94	59
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	27
Debt securities 1 year or less	19.49	8.63	82	36.19	9.29	95	21.13	7.78	86	36.03	10.55	92	22.35	11.86	80
Debt securities 1 to 5 years	60.56	18.50	94	36.76	16.09	87	55.58	18.25	94	32.25	17.03	83	29.97	17.94	75
Debt securities over 5 years	19.95	70.45	5	27.06	72.48	6	23.29	71.11	5	31.71	69.86	10	47.67	66.02	29
Pledged securities	9.33	29.79	17	3.38	33.48	8	7.71	32.26	16	3.14	35.67	9	6.11	30.57	15
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	3.83	-1.29	60	149.29	156.41	57	19.53	27.98	53	127.28	183.32	51	58.82	26.69	79
Investment securities	27.85	28.40	58	31.74	31.91	64	16.92	31.36	39	20.49	23.62	53	12.89	11.75	64
Core deposits	15.64	14.47	66	35.81	29.18	76	12.29	16.94	40	49.77	26.88	89	23.41	11.23	83
Noncore funding	19.52	-10.65	85	-2.81	-25.09	76	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			19,582,081	15,189,036	13,651,623
Commit: Secured commercial real estate loans	4,864,879	2,778,807	4,305,653	2,689,960	2,900,919
Commit: Unsecured real estate loans	1,155,865	883,541	1,180,713	817,025	932,436
Credit card lines (reported semiannually, June/Dec)			77,752	47,898	38,219
Securities underwriting	0	0	0	0	0
Standby letters of credit	687,704	657,597	680,515	682,509	679,103
Commercial and similar letters of credit	22,380	12,613	15,108	10,068	4,847
Securities lent	1,045,410	1,280,398	1,269,539	878,524	602,064
Credit derivatives - notional amount (holding company as guarantor)	0	5,263	0	5,925	33,573
Credit derivatives - notional amount (holding company as beneficiary)	14,219	21,540	21,074	21,691	76,948
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	14,219	21,539	21,074	21,691	76,947
Derivative Contracts					
Interest rate futures and forward contracts	48,444	157,972	346,179	243,788	333,529
Written options contracts (interest rate)	174,922	557,997	184,847	621,106	760,654
Purchased options contracts (interest rate)	160,333	487,427	164,075	544,439	721,107
Interest rate swaps	4,861,707	7,179,309	7,048,242	8,754,342	10,613,670
Futures and forward foreign exchange	5,623,052	5,620,565	5,457,578	5,514,730	325,237
Written options contracts (foreign exchange)	0	0	0	108,017	0
Purchased options contracts (foreign exchange)	0	0	0	108,017	0
Foreign exchange rate swaps	3,040,088	3,040,088	3,040,088	0	0
Commodity and other futures and forward contracts	214,760	200,543	214,201	227,714	257,827
Written options contracts (commodity and other)	344,907	263,121	216,511	142,397	1,643,125
Purchased options contracts (commodity and other)	415,583	248,597	197,258	100,525	1,506,004
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							30.05	22.78	77	26.76	22.01	72	28.93	23.52	72
Standby letters of credit	1.03	0.64	77	1.15	0.67	84	1.04	0.65	80	1.20	0.71	82	1.44	0.84	82
Commercial and similar letters of credit	0.03	0.02	78	0.02	0.02	70	0.02	0.02	74	0.02	0.02	69	0.01	0.02	61
Securities lent	1.57	0.08	93	2.23	0.11	94	1.95	0.10	93	1.55	0.18	90	1.28	0.40	88
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0.01	0.28	53	0	0.24	27	0.01	0.35	53	0.07	0.42	60
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.18	62	0.04	0.18	64	0.03	0.18	63	0.04	0.30	62	0.16	0.52	67
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.17	72	0.04	0.16	71	0.03	0.13	74	0.04	0.30	70	0.16	0.45	78
Derivative contracts	22.30	45.51	59	30.96	42.67	68	25.88	46.30	61	28.83	48.62	64	34.24	68.47	61
Interest rate contracts	7.86	33.09	31	14.61	30.32	46	11.88	32.46	43	17.91	34.36	48	26.34	47.31	59
Interest rate futures and forward contracts	0.07	4.02	40	0.28	4.59	45	0.53	3.25	60	0.43	6.21	43	0.71	10.67	56
Written options contracts (interest rate)	0.26	1.59	46	0.97	2	54	0.28	1.41	45	1.09	2.18	55	1.61	2.47	72
Purchased options contracts (interest rate)	0.24	1.35	58	0.85	1.45	69	0.25	1.31	61	0.96	1.46	71	1.53	2.65	71
Interest rate swaps	7.29	19.54	37	12.52	20.33	50	10.81	20.49	48	15.42	20.83	52	22.49	28.86	66
Foreign exchange contracts	12.98	6.48	90	15.10	6.19	91	13.04	6.30	90	10.10	6.01	89	0.69	10.12	64
Futures and forward foreign exchange contracts	8.43	3.96	89	9.80	3.83	89	8.37	3.78	89	9.72	3.47	89	0.69	5.23	69
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0.19	0.03	89	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0.19	0.04	89	0	0.08	39
Foreign exchange rate swaps	4.56	0.74	91	5.30	0.71	92	4.66	0.76	90	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	1.46	1.07	85	1.24	0.80	84	0.96	0.92	83	0.83	1.86	81	7.22	3.32	87
Commodity and other futures and forward contracts	0.32	0.08	91	0.35	0.06	91	0.33	0.07	90	0.40	0.14	89	0.55	0.19	88
Written options contracts (commodity and other)	0.52	0.36	86	0.46	0.27	87	0.33	0.32	87	0.25	0.52	82	3.48	0.98	88
Purchased options contracts (commodity and other)	0.62	0.26	88	0.43	0.18	88	0.30	0.21	87	0.18	0.37	82	3.19	0.94	89
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							57.93	44.98	74	45.06	42.82	70	46.31	45.53	70

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	14,883,796	17,755,619	16,868,979	16,365,075	16,161,153
Interest rate contracts	5,245,406	8,382,705	7,743,343	10,163,675	12,428,960
Foreign exchange contracts	8,663,140	8,660,653	8,497,666	5,730,764	325,237
Equity, commodity, and other contracts	975,250	712,261	627,970	470,636	3,406,956
Derivatives Position					
Futures and forwards	5,886,256	5,979,080	6,017,958	5,986,232	916,593
Written options	519,829	821,118	401,358	871,520	2,403,779
Exchange-traded	344,907	263,121	216,511	142,397	1,643,125
Over-the-counter	174,922	557,997	184,847	729,123	760,654
Purchased options	575,916	736,024	361,333	752,981	2,227,111
Exchange-traded	415,583	248,597	197,258	100,525	1,506,004
Over-the-counter	160,333	487,427	164,075	652,456	721,107
Swaps	7,901,795	10,219,397	10,088,330	8,754,342	10,613,670
Held for trading	4,091,959	5,271,484	4,203,300	5,553,571	10,129,341
Interest rate contracts	3,279,823	4,718,563	3,739,592	5,031,971	6,864,283
Foreign exchange contracts	51,646	41,203	49,939	275,679	72,794
Equity, commodity, and other contracts	760,490	511,718	413,769	245,921	3,192,264
Non-traded	10,791,837	12,484,135	12,665,679	10,811,504	6,031,812
Interest rate contracts	1,965,583	3,664,142	4,003,751	5,131,704	5,564,677
Foreign exchange contracts	8,611,494	8,619,450	8,447,727	5,455,085	252,443
Equity, commodity, and other contracts	214,760	200,543	214,201	224,715	214,692
Derivative contracts (excluding futures and FX 14 days or less)	14,247,068	16,845,935	16,360,388	15,411,201	13,732,282
One year or less	9,783,176	11,609,913	11,700,169	13,186,029	10,859,932
Over 1 year to 5 years	3,989,528	4,808,217	4,264,535	1,806,364	2,339,605
Over 5 years	474,364	427,805	395,684	418,808	532,745
Gross negative fair value (absolute value)	29,670	32,922	29,000	36,359	97,095
Gross positive fair value	143,105	132,576	143,745	136,970	99,118
Held for trading	33,524	59,659	32,463	82,395	83,748
Non-traded	109,581	72,917	111,282	54,575	15,370
Current credit exposure on risk-based capital derivative contracts	125,259	130,265	148,572	136,467	50,997
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	35.24	93.91	5	47.21	94.52	4	45.90	94.17	5	62.11	94.10	8	76.91	93.44	16
Foreign exchange contracts	58.21	3.18	95	48.78	3.16	95	50.37	3.47	95	35.02	3.49	93	2.01	3.20	66
Equity, commodity, and other contracts	6.55	1.19	87	4.01	1.04	83	3.72	1.14	82	2.88	1.17	78	21.08	1.64	94
Futures and forwards															
Written options	39.55	10.22	90	33.67	12.82	81	35.67	11.16	85	36.58	14.05	81	5.67	13.49	44
Exchange-traded	3.49	6.03	50	4.62	8.11	50	2.38	6.28	41	5.33	8.18	53	14.87	5.91	82
Over-the-counter	2.32	0.13	93	1.48	0.10	92	1.28	0.12	90	0.87	0.14	89	10.17	0.15	96
Purchased options	1.18	5.74	34	3.14	7.80	43	1.10	5.96	28	4.46	7.73	51	4.71	5.10	60
Exchange-traded	3.87	3.59	64	4.15	3.58	66	2.14	3.27	58	4.60	3.42	71	13.78	4.42	83
Over-the-counter	2.79	0.13	94	1.40	0.11	91	1.17	0.12	90	0.61	0.15	85	9.32	0.28	96
Swaps	1.08	3.11	55	2.75	3.15	64	0.97	2.87	54	3.99	2.86	71	4.46	3.35	68
Held for trading															
Interest rate contracts	53.09	74.58	21	57.56	69.64	30	59.80	74.26	25	53.49	68.76	26	65.67	69.75	39
Foreign exchange contracts	27.49	38.74	49	29.69	42.14	44	24.92	40.42	47	33.94	43.53	44	62.68	44.16	52
Equity, commodity, and other contracts	22.04	32.48	52	26.58	36.29	46	22.17	34.15	50	30.75	36.62	46	42.47	37.24	52
Non-traded															
Interest rate contracts	0.35	1.60	72	0.23	1.47	70	0.30	1.68	72	1.68	1.60	75	0.45	1.60	67
Foreign exchange contracts	5.11	0.58	89	2.88	0.51	87	2.45	0.60	86	1.50	0.68	82	19.75	0.83	96
Equity, commodity, and other contracts	72.51	61.26	50	70.31	57.86	55	75.08	59.58	52	66.06	56.47	55	37.32	55.84	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	13.21	57.41	27	20.64	54.11	33	23.73	56.71	34	31.36	53.82	45	34.43	52.22	47
Over 1 year to 5 years	57.86	0.37	98	48.54	0.45	98	50.08	0.40	98	33.33	0.46	96	1.56	0.34	89
Over 5 years	1.44	0.11	91	1.13	0.12	91	1.27	0.09	92	1.37	0.10	92	1.33	0.13	90
Gross negative fair value (absolute value)	95.72	92.63	39	94.88	90.92	43	96.99	92.53	44	94.17	91.48	43	84.97	93.86	20
One year or less	65.73	27.97	82	65.39	26.80	86	69.36	27.56	86	80.57	32.05	87	67.20	32.17	82
Over 1 year to 5 years	26.80	26.35	51	27.08	28.69	51	25.28	27.01	46	11.04	27.06	25	14.48	30.45	33
Over 5 years	3.19	29.53	17	2.41	30.03	15	2.35	29.89	17	2.56	29.56	14	3.30	28.09	16
Gross positive fair value	0.20	1.21	8	0.19	1.21	9	0.17	0.98	12	0.22	1.55	10	0.60	0.83	45
	0.96	1.52	34	0.75	1.70	11	0.85	1.34	23	0.84	2.23	11	0.61	1.19	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	23	0.01	0.05	25	0	0.04	26	0.01	0.07	23	0.02	0.06	55
Gross positive fair value (X)	0.02	0.06	52	0.02	0.07	35	0.02	0.05	47	0.03	0.09	30	0.02	0.07	40
Held for trading (X)	0.01	0.04	51	0.01	0.05	47	0.01	0.04	49	0.02	0.07	45	0.02	0.06	50
Non-traded (X)	0.02	0.01	70	0.01	0.01	60	0.02	0.01	76	0.01	0.02	53	0	0.01	51
Current credit exposure (X)	0.02	0.04	58	0.02	0.05	42	0.02	0.04	57	0.02	0.06	36	0.01	0.05	34
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.47	59	0.32	0.61	46	0.32	0.46	55	0.34	0.85	36	0.13	0.73	33

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	495,473	563,176	563,176	299,231	200,114
Gross losses	80,634	28,945	60,835	73,615	57,385
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,698	1,918	7,623	2,361	3,491
Net losses	72,936	27,027	53,212	71,254	53,894
Provision for loan and lease losses	21,973	17,118	-14,491	335,199	153,011
Adjustments	0	0	0	0	0
Ending balance	444,510	553,267	495,473	563,176	299,231
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.13	0.04	80	0.12	-0.11	87	-0.02	-0.09	63	0.65	0.51	75	0.35	0.15	90
Provision for loan and lease losses / Average loans and leases	0.24	0.06	82	0.21	-0.20	87	-0.04	-0.16	64	0.99	0.82	69	0.52	0.24	87
Provision for loan and lease losses / Net loan and lease losses	30.13	49.50	46	63.34	-168.35	73	-27.23	-105.48	58	470.43	487.86	65	283.91	130.58	91
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.20	52	1.68	1.49	70	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	53	1.67	1.47	70	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64
Allowance for loan and lease losses / Net loans and leases losses (X)	1.52	38.27	2	5.12	18.09	17	9.31	21.39	41	7.90	11.58	53	5.55	8.03	57
Allowance for loan and lease losses / Nonaccrual assets	111.22	355.27	10	118.90	291.29	16	123.48	364.13	12	124.27	299.17	15	159.14	218.72	49
ALLL / 90+ days past due + nonaccrual loans and leases	111.22	284.19	19	118.90	246.27	22	123.48	287.08	20	124.27	244.34	22	158.07	151.73	65
Gross loan and lease losses / Average loans and leases	0.87	0.17	94	0.35	0.24	73	0.18	0.19	57	0.22	0.34	43	0.19	0.28	46
Recoveries / Average loans and leases	0.08	0.07	68	0.02	0.08	20	0.02	0.08	19	0.01	0.07	7	0.01	0.08	11
Net losses / Average loans and leases	0.79	0.09	94	0.33	0.16	81	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	12.65	10.98	65	2.61	7.39	18	10.36	34.67	13	4.11	33.98	5	6.16	36.22	8
Earnings coverage of net loan and lease losses (X)	2.90	38.54	21	7.35	25.70	28	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48

Net Loan and Lease Losses By Type

Real estate loans	0.58	-0.01	98	0.35	0.03	94	0.17	0.02	93	0.08	0.04	76	-0.01	0.01	21
Real estate loans secured by 1-4 family	0.01	-0.02	84	0.03	-0.01	81	-0.01	-0.02	46	-0.02	0.01	19	-0.03	0.01	15
Revolving	-0.09	-0.08	28	-0.07	-0.03	25	-0.15	-0.07	18	-0.46	0.01	3	-0.03	0.02	18
Closed-end	0.01	-0.02	84	0.03	-0.01	87	-0.01	-0.01	45	-0.01	0	30	-0.03	0	14
Commercial real estate loans	0.65	0	99	0.39	0.05	93	0.19	0.04	91	0.10	0.07	70	-0.01	0.01	17
Construction and land development	-0.09	-0.02	10	0	0	57	0	0	37	0.07	0	86	0	-0.01	43
1-4 family	0	0	58	0	0	58	0	0	57	0	0	85	0	0	55
Other	-0.09	-0.01	7	0	0	57	0	0	32	0.07	0	90	0	-0.01	40
Multifamily	0	0	20	0	0	54	0	0.01	48	0	0	32	0	0	56
Nonfarm nonresidential	1	0.01	99	0.57	0.07	93	0.29	0.05	90	0.13	0.11	72	-0.01	0.02	14
Owner-occupied	0	0	64	0	0.01	35	0	0.01	33	0.11	0.02	90	0	0.01	19
Other	1	0	99	0.57	0.06	95	0.29	0.04	93	0.02	0.08	44	-0.01	0.01	12
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.80	0.11	93	0.34	0.20	72	0.16	0.17	57	0.55	0.47	64	0.51	0.37	74
Loans to individuals		0.70		0.01	1.06	1	0.01	0.71	0	0.01	1.13	2		1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.30	0.16	94	0.23	0.09	82	0.06	0.10	63	0.05	0.15	55	0.18	0.15	68

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	26,785	21,705	50,496	63,942	21,959
90+ days past due loans and leases	0	0	0	0	1,307
Nonaccrual loans and leases	399,651	465,304	401,271	453,186	187,994
Total past due and nonaccrual loans and leases	426,436	487,009	451,767	517,128	211,260
Restructured 30-89 days past due	0	0	0	0	10,664
Restructured 90+ days past due	0	0	0	0	391
Restructured nonaccrual	160,536	159,684	229,116	119,210	142,916
Total restructured loans and leases	160,536	159,684	229,116	119,210	153,971
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	131,959	32,480	103,599	67,200	112,063
Other real estate owned	177	201	0	147	3,865
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	39
Total other assets past due and nonaccrual	0	0	0	0	39

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.07	0.32	9	0.07	0.33	9	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	23
Nonaccrual loans and leases	1.07	0.44	93	1.40	0.65	90	1.10	0.46	90	1.35	0.66	89	0.60	0.51	65
90+ days past due and nonaccrual loans and leases	1.07	0.59	85	1.40	0.82	85	1.10	0.62	83	1.35	0.85	82	0.60	0.71	50
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0.03	0.01	79
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	70
Nonaccrual restructured	0.43	0.10	94	0.48	0.13	95	0.63	0.10	96	0.36	0.13	89	0.45	0.14	94
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.07	0.32	9	0.07	0.33	9	0.14	0.32	28	0.19	0.40	26	0.07	0.43	7
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.15	20
Nonaccrual assets	1.07	0.45	92	1.40	0.66	90	1.10	0.47	90	1.35	0.67	89	0.60	0.53	65
30+ days past due and nonaccrual assets	1.14	0.94	70	1.47	1.18	73	1.24	0.97	72	1.54	1.29	71	0.67	1.19	24
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.60	0.35	82	0.81	0.50	85	0.62	0.36	83	0.80	0.52	82	0.40	0.44	52
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.36	82	0.81	0.53	85	0.62	0.37	83	0.80	0.55	82	0.41	0.48	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.80	0.41	88	0.87	0.58	82	0.77	0.41	87	0.92	0.60	82	0.67	0.53	66
Allowance for loan and lease losses	119.63	62.77	86	90.01	69.27	76	101.90	62.64	83	92.43	66.66	79	105.26	115.41	52
Equity capital + allowance for loan and lease losses	5.37	3.67	77	5.17	5.03	58	5.07	3.60	76	5.58	4.97	65	3.61	4.28	44
Tier 1 capital + allowance for loan and lease losses	7.70	4.23	86	7.82	5.96	70	7.43	4.30	83	8.63	6.05	75	5.85	5.65	57
Loans and leases + other real estate owned	1.42	0.69	90	1.50	0.97	84	1.39	0.71	88	1.55	0.97	85	1	0.85	64

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.03	0.26	10	0.10	0.31	19	0.06	0.26	13	0.03	0.39	4	0.02	0.38	6
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0.01	0.16	36
Nonaccrual	1.36	0.51	88	1.77	0.76	88	1.27	0.52	87	1.83	0.76	90	0.41	0.46	52
Commercial and industrial															
30–89 days past due	0.01	0.26	7	0.05	0.22	21	0.38	0.24	74	0.50	0.23	83	0.21	0.31	43
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.85	0.53	79	0.59	0.69	51	0.77	0.57	70	0.79	0.75	59	1.03	0.83	66
Individuals															
30–89 days past due	0.78	0.67	66	0	0.53	5	0	0.63	6	0.01	0.83	9	0.02	0.83	14
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.14	0.16	56	0.21	0.22	56	0.15	0.17	58	0.24	0.28	60	0.34	0.17	76
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.21	0.13	74	0	0.13	16	0.03	0.12	56	0.17	0.18	65	0	0.20	14
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.66	0.08	94	1.71	0.15	96	1.15	0.09	97	0.85	0.15	92	0.48	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.14	0.44	19	0.09	0.47	10	0.19	0.46	25	0.07	0.65	4	0.23	0.67	13
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0.06	0.31	53
	Nonaccrual	0.78	0.68	67	0.81	0.88	56	0.72	0.71	60	0.84	0.89	59	0.72	0.73	55
Revolving	30-89 days past due	0.27	0.27	52	0	0.31	6	0	0.28	9	0.14	0.48	20	0.06	0.45	14
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.17	0.05	84
	Nonaccrual	0.22	1.02	26	0.43	1.31	29	0.08	1.18	17	0.31	1.13	22	0.41	1	31
Closed-end	30-89 days past due	0.14	0.46	20	0.09	0.48	12	0.19	0.49	26	0.07	0.65	3	0.24	0.70	18
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0.05	0.35	53
	Nonaccrual	0.79	0.66	69	0.82	0.85	58	0.73	0.67	63	0.86	0.87	57	0.74	0.70	57
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0.02	0.01	79	0	0.02	10	0	0.02	22
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0.01	0	80
	Nonaccrual	0.06	0.03	79	0.06	0.05	66	0.04	0.03	68	0.09	0.04	80	0.03	0.04	51
Commercial real estate	30-89 days past due	0.02	0.16	17	0.10	0.22	37	0.04	0.15	35	0.03	0.26	15	0	0.18	11
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	47
	Nonaccrual	1.42	0.37	94	1.88	0.62	93	1.33	0.38	93	1.94	0.62	94	0.38	0.23	76
Construction and development	30-89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0.01	0.28	27	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0.01	0.02	69
	Nonaccrual	0.51	0.17	83	21.32	0.50	99	0.82	0.20	86	21.13	0.41	99	1.08	0.20	89
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0.01	0.03	58	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.01	0	84
	Nonaccrual	0	0.02	32	0.02	0.02	70	0	0.01	32	0.02	0.03	67	0.01	0.02	65
Other	30-89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.51	0.14	84	21.30	0.43	99	0.82	0.16	87	21.11	0.35	99	1.07	0.17	89
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.82	0.12	97	0	0.13	19	1.87	0.17	97	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.03	0.13	27	0.14	0.20	49	0.07	0.13	52	0.04	0.23	28	0.01	0.14	14
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	50
	Nonaccrual	1.39	0.45	89	0.21	0.78	16	1.19	0.45	90	0.24	0.80	20	0.45	0.28	74
Owner Occupied	30-89 days past due	0.01	0.04	32	0.10	0.06	80	0.05	0.04	67	0	0.07	8	0.01	0.07	18
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	61
	Nonaccrual	0.20	0.17	60	0.18	0.32	36	0.23	0.17	68	0.21	0.27	43	0.41	0.16	87
Other	30-89 days past due	0.03	0.08	47	0.04	0.12	43	0.02	0.08	48	0.04	0.14	44	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.19	0.24	92	0.03	0.40	15	0.96	0.23	92	0.03	0.44	13	0.04	0.10	36
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	7,682,689	7,678,351	7,682,706	7,478,287	7,478,062
Retained earnings	1,971,334	1,380,449	1,826,486	1,246,109	928,993
Accumulated other comprehensive income (AOCI)	-188,392	26,211	-47,472	45,987	20,630
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,465,631	9,085,011	9,461,720	8,770,383	8,427,685
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,192,139	3,242,456	3,205,371	3,254,639	3,322,560
Accumulated other comprehensive income-related adjustments	-188,392	26,211	-47,472	45,987	20,630
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	6,461,884	5,816,344	6,303,821	5,469,757	5,084,495
Adjustments and deductions for common equity tier 1 capital	3,185	0	3,391	0	0
Common equity tier 1 capital	6,458,699	5,816,344	6,300,430	5,469,757	5,084,495
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	6,458,699	5,816,344	6,300,430	5,469,757	5,084,495
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	475,246	504,547	523,563	502,162	322,171
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	475,246	504,547	523,563	502,162	322,171
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	475,246	504,547	523,563	502,162	322,171
Exited advanced approach tier 2 capital					
Total capital	6,933,945	6,320,891	6,823,993	5,971,919	5,406,666
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	66,050,268	56,568,752	64,338,782	54,419,875	46,888,110
Less: Deductions from common equity tier 1 capital	3,195,324	3,242,456	3,208,762	3,254,639	3,322,560
Less: Other deductions	0	791	0	5,087	0
Total assets for leverage ratio	62,854,944	53,325,505	61,130,020	51,160,149	43,565,550
Total risk-weighted assets	48,895,006	40,285,027	46,996,190	40,082,298	39,600,031
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	13.21	12.18	71	14.44	12.54	81	13.41	12.37	72	13.65	12.35	75	12.84	12.11	72
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.21	12.88	63	14.44	13.31	73	13.41	13.11	63	13.65	13.08	68	12.84	12.78	60
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.18	14.72	47	15.69	15.37	64	14.52	14.91	51	14.90	15.23	52	13.65	14.36	44
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.28	9.06	79	10.91	9.15	88	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	60	0	1	2	5		
Other insurance activities income	60	0	1	2	5		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	65,511	64,096	65,075	63,752	62,249	2.21	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.01	0.38	40	0	0.38	11	0	0.36	22	0	0.41	22	0	0.47	21
Premium income / Insurance activities revenue	0	3.33	42		2.23		0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.95	12.22	10	1.01	11	11	0.96	12	9	1.06	11.03	11	1.16	11.51	14
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	1,742,933			1,581,323			1,694,204			1,545,851			1,406,630		
Net assets of broker-dealer subsidiaries / Consolidated assets	2.61	0.46	91	2.76	0.50	91	2.60	0.46	91	2.72	0.75	89	2.98	1.39	87

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	234,755	142,268	292,566	151,867	400,516
Real estate loans	163,003	84,108	267,958	84,108	316,922
Commercial and industrial loans	71,752	58,104	24,608	67,398	82,659
Loans to depository institutions and other banks acceptances	0	56	0	361	935
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	91,458
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	234,755	142,268	292,566	151,867	491,974
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	65.01	10.28	89	-61.57	-6.17	9	92.65	6.83	92	-62.08	-2.40	8	-5.39	22.48	41
Total selected assets	65.01	17.19	86	-69.28	-2.56	9	92.65	9.48	91	-69.13	2.04	8	-3.99	12.40	44
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-3,401	-10,052	-30,255	-6,091	-7,821		
Dividends	0	0	0	0	0		
Interest	0	0	7	9	14		
Management and service fees	0	0	0	0	0		
Other income	-3,401	-10,052	-30,262	-6,100	-7,835		
Income from nonbank subsidiaries	24,125	11,581	86,342	0	0	108.32	
Dividends	24,125	11,581	86,342	0	0	108.32	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	23,313	23,168	93,297	49,518	6,608	0.63	
Dividends	0	0	0	0	0		
Interest	23,313	23,168	93,297	49,518	6,608	0.63	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	44,037	24,697	149,384	43,427	-1,213	78.31	
Securities gains (losses)	0	0	0	0	0		
Other operating income	-28,617	-17,908	30,287	10,178	10,867		
Total operating income	15,420	6,789	179,671	53,605	9,654	127.13	
Operating Expenses							
Personnel expenses	1,208	2,150	6,837	2,316	1,369	-43.81	
Interest expense	70,844	56,326	269,265	144,725	133,661	25.77	
Other expenses	18,346	10,739	63,031	40,324	30,314	70.84	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	90,398	69,215	339,133	187,365	165,344	30.60	
Income (loss) before taxes	-74,978	-62,426	-159,462	-133,760	-155,690		
Applicable income taxes (credit)	-24,777	-15,718	-60,533	-32,745	-37,982		
Extraordinary items							
Income before undistributed income of subsidiaries	-50,201	-46,708	-98,929	-101,015	-117,708		
Equity in undistributed income of subsidiaries	195,148	181,021	679,277	401,761	598,335	7.80	
Bank subsidiaries	121,449	118,408	526,799	276,783	328,669	2.57	
Nonbank subsidiaries	47,838	23,495	87,004	21,011	58,621	103.61	
Subsidiary holding companies	25,861	39,118	65,474	103,967	211,045	-33.89	
Net income (loss)	144,947	134,313	580,348	300,746	480,627	7.92	
Memoranda							
Bank net income	121,449	118,408	526,799	276,783	328,669	2.57	
Nonbank net income	71,963	35,076	173,346	21,011	58,621	105.16	
Subsidiary holding companys' net income	25,861	39,118	65,474	103,967	211,045	-33.89	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	7,363,998	40.41	7,024,907	39.76	7,374,279	40.64	6,948,624	6,255,035	4.83	
Common and preferred stock	7,360,183	40.39	7,024,601	39.76	7,373,911	40.64	6,919,028	6,222,947	4.78	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,815	0.02	306	0	368	0	29,596	32,088	1146.73	
Investment in nonbank subsidiaries	5,111,485	28.05	4,871,693	27.57	5,077,512	27.98	1,795,105	2,156,892	4.92	
Common and preferred stock	5,091,277	27.94	4,855,397	27.48	5,057,564	27.87	1,791,811	2,154,395	4.86	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	20,208	0.11	16,296	0.09	19,948	0.11	3,294	2,497	24.01	
Investment in subsidiary holding companies	4,643,994	25.49	4,576,650	25.90	4,675,500	25.77	4,544,659	2,114,636	1.47	
Common and preferred stock	1,789,083	9.82	1,746,093	9.88	1,844,956	10.17	1,713,824	1,603,606	2.46	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,850,344	15.64	2,828,558	16.01	2,827,659	15.58	2,828,558	295,391	0.77	
Other receivables	4,567	0.03	1,999	0.01	2,885	0.02	2,277	215,639	128.46	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	434,481	2.38	391,777	2.22	306,509	1.69	300,239	0	10.90	
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	298,380	1.64	536,696	3.04	341,235	1.88	451,728	74,666	-44.40	
Cash and due from unrelated depository institution	42,912	0.24	59,468	0.34	42,881	0.24	50,958	27,252	-27.84	
Premises, furnishings, fixtures and equipment	41,061	0.23	31,344	0.18	37,876	0.21	32,092	20,021	31.00	
Intangible assets	36,191	0.20	36,191	0.20	36,191	0.20	36,191	36,191	0.00	
Other assets	249,148	1.37	138,707	0.79	252,343	1.39	191,037	147,636	79.62	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	18,221,650	100.00	17,667,433	100.00	18,144,326	100.00	14,350,633	10,832,329	3.14	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	99,946	0.55	0	0	100,000	0.55	0	0		
Borrowings with maturity over 1 year	5,435,632	29.83	5,407,513	30.61	5,372,452	29.61	5,338,681	0	0.52	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	87,951	0.48	74,709	0.42	119,013	0.66	124,369	86,098	17.72	
Balance due to subsidiaries and related institutions	3,132,490	17.19	3,100,200	17.55	3,091,141	17.04	117,200	2,318,546	1.04	
Total liabilities	8,756,019	48.05	8,582,422	48.58	8,682,606	47.85	5,580,250	2,404,644	2.02	
Equity Capital	9,465,631	51.95	9,085,011	51.42	9,461,720	52.15	8,770,383	8,427,685	4.19	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	7,682,689	42.16	7,678,351	43.46	7,682,706	42.34	7,478,287	7,478,062	0.06	
Retained earnings	1,971,334	10.82	1,380,449	7.81	1,826,486	10.07	1,246,109	928,993	42.80	
Accumulated other comprehensive income	-188,392	-1.03	26,211	0.15	-47,472	-0.26	45,987	20,630		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	18,221,650	100.00	17,667,433	100.00	18,144,326	100.00	14,350,633	10,832,329	3.14	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	2,170,000		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	6.39	9.94	14	6.08	12.54	7	6.61	11.94	5	3.65	7.29	15	5.99	9.68	12
Bank net income / Average equity investment in banks.....	6.59	10.44	15	6.79	12.55	6	7.36	11.80	9	4.18	7.45	17	5.45	10.51	7
Nonbank net income / Average equity investment in nonbanks.....	5.67	11.36	47	4.22	12.53	38	3.96	13.12	33	1.10	9.75	26	2.45	7.89	35
Subsidiary HCs net income / Average equity investment in sub HCs.....	5.69	8.34	26	9.04	11.69	35	3.66	10.11	15	6.26	7.01	58	13.83	8.55	82
Bank net income / Parent net income.....	83.79	97.54	17	88.16	95.97	20	90.77	96.79	20	92.03	88.16	21	68.38	82.22	20
Nonbank net income / Parent net income.....	49.65	3.43	95	26.12	2.83	95	29.87	3.40	96	6.99	3.59	81	12.20	5.93	81
Subsidiary holding companies' net income / Parent net income.....	17.84	80.23	22	29.12	65.70	25	11.28	65.35	20	34.57	68.34	30	43.91	74	26
Leverage															
Total liabilities / Equity capital.....	92.50	16.87	94	94.47	17.74	96	91.77	16.81	94	63.63	20.06	89	28.53	20.43	72
Total debt / Equity capital.....	58.48	11.65	93	59.52	11.90	92	57.84	11.71	92	60.87	14.41	90	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	58.48	13.71	93	59.52	14.30	92	57.84	13.63	92	60.87	16.67	90	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	58.48	11.72	93	59.52	12.02	92	57.84	11.77	92	60.87	14.68	90	0	14.56	13
Total debt / Equity capital – excess over fair value.....	58.48	11.75	93	59.52	12	92	57.84	11.81	92	60.87	14.52	90	0	14.51	13
Long-term debt / Equity capital.....	57.42	11.08	94	59.52	11.33	93	56.78	10.95	93	60.87	13.56	91	0	13.04	13
Short-term debt / Equity capital.....	1.06	0.49	85	0	0.52	41	1.06	0.57	80	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	49.54	40.81	53	54.52	35.48	66	52.22	39.86	58	59.03	34.67	75	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	150.44	103.47	98	149.98	102.85	97	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93
Total investment in subs / Equity capital.....	180.86	108.45	94	181.32	108.21	94	181.02	108.40	93	151.51	110.16	89	124.90	111.07	83
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	8.24	0.38	98	8.45	0.22	99	8.30	0.29	99	5.50	0.47	97	3.23	0.36	96
Equity investment in subs – equity cap / Net income-div (X).....	8.24	1.31	97	8.45	0.74	98	8.30	1.05	98	5.50	1.82	89	3.23	1.22	89
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	47.58	129.62	23	37.34	111.20	18	74.30	152.85	16	49.18	136.59	6	30.38	177.68	4
Cash from ops + noncash items + op expense / Op expense + dividend.....	126.91	125.04	55	58.85	98.58	32	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	55.74	98.29	31	239.88	85.35	90	68.51	98.54	25	316.99	134.08	94	40.38	116.34	8
Pretax operating income + interest expense / Interest expense.....	-5.84	2,251.18	20	-10.83	1,142.88	18	40.78	1,835.33	7	7.58	2,016.32	3	-16.48	1,968.54	1
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	-5.84	1,728.15	18	-10.83	1,357.31	15	40.78	1,770.77	6	7.58	1,539.23	3	-16.48	1,632.83	0
Dividends + interest from subsidiaries / Interest expense + dividends.....	66.96	145.40	27	61.69	117.86	29	66.72	174.12	12	34.22	150.43	8	4.95	210.80	0
Fees + other income from subsidiaries / Salary + other expenses.....	-17.39	9.52	2	-77.99	13.36	3	-43.31	11.92	1	-14.31	13.95	1	-24.73	16.52	0
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	-10.53	3.42	3	-8.88	3.97	2	-11.29	3.44	3	-14.08	3.85	2	-16.83	2.64	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46		0.04	
Nonaccrual.....	0	0.75	43	0	1.22	40	0	0.92	42	0	1.03	40		0.54	
Total.....	0	1	40	0	1.27	37	0	1.09	39	0	1.13	37		0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	33.68	1.70	96	30.78	1.80	95	32.31	1.76	96	24.41	2.66	93	28.03	5.62	88
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	4.71	0.05	95	5.38	0.07	95	4.71	0.06	95	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			81.10			57.84	
Dividends declared / Net income	0	33.46	4	0	23.13	6	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	6.39	6.76	53	6.08	9.52	28	6.61	8.62	35	3.65	4.14	42	5.99	6.46	45
Percent of Dividends Paid															
Dividends from bank subsidiaries		124.34			101.14			155.92			132.17			178.13	
Dividends from nonbank subsidiaries		1.65			3.28			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		3.24			4.75			5.91			4.85			21.40	
Dividends from all subsidiaries		153.16			128.99			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	51	0	0.36	44	0	0.54	40
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	-2.80	0	1	-8.49	0	1	-5.74	0	1	-2.20	0	1	-2.38	0	1
Operating income from bank subsidiaries	-2.80	49.34	1	-8.49	33.49	1	-5.74	51.33	0	-2.20	62.88	1	-2.38	69.36	1
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	33.52	31.46	67	33.02	47.24	63	49.81	62.63	47	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	33.52	39.06	65	33.02	69.48	55	49.81	87.22	40	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	117.80	22	0	28.44	27	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....	90.15	11.88	94	59.23	6.44	90	142.49	5.26	95	47.63	8.40	90	3.13	6.54	65
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	90.15	126.86	61	59.23	34.47	60	142.49	58.37	90	47.63	55.20	42	3.13	76.49	26
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	50	0.02	0.63	46	0.15	0.80	56
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	-22.06	0.01	0	-148.06	0.02	1	-16.84	0.02	0	-11.38	0.04	0	-81.16	0.03	0
Operating income from bank subsidiaries	-22.06	73.91	0	-148.06	71.70	1	-16.84	83.13	0	-11.36	82.20	0	-81.01	78.80	0
Dividends from nonbank subsidiaries	156.45	4.30	99	170.58	5.32	99	48.06	3.07	94	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	156.45	6.88	99	170.58	10.59	99	48.06	4.67	92	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	151.19	0.01	99	341.26	0.13	99	51.93	0.01	99	92.38	0.11	99	68.45	0.20	99
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	151.19	3.73	99	341.26	2.35	99	51.93	3.91	91	92.38	4.56	94	68.45	6.08	90
Loans and advances from subsidiaries / Short term debt.....	0	225.56	14		142.34		0	158.10	15		135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12		28.33	